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| Examiner-Initiated Interview Summary | Application No. 09/830,972 | Applicant(s) SCHWAB ET AL. | |
| | Examiner DANIEL KOLKER | Art Unit 1649 | |

All Participants:

(1) Daniel Kolker (USPTO).

(2) Amy DeCloux (attorney for applicant).

Date of Interview: 9 April 2009

Type of Interview:
☒ Telephonic
☐ Video Conference
☐ Personal (Copy given to: ☐ Applicant ☐ Applicant's representative)
Exhibit Shown or Demonstrated: ☐ Yes ☐ No
 If Yes, provide a brief description:

Part I.
 Rejection(s) discussed:

 Claims discussed:
 127,128,151

 Prior art documents discussed:

Status of Application: Allowable after exmr amdt

(3) _____

(4) _____

Time: 1:45PM

Part II.
SUBSTANCE OF INTERVIEW DESCRIBING THE GENERAL NATURE OF WHAT WAS DISCUSSED:
Discussed changes to claims in order to place case in condition for allowance. Ms. DeCloux indicated that the examiner's proposed changes are acceptable. The claim language agreed upon is in the attached office action.

Part III.
☒ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview directly resulted in the allowance of the application. The examiner will provide a written summary of the substance of the interview in the Notice of Allowability.
☐ It is not necessary for applicant to provide a separate record of the substance of the interview, since the interview did not result in resolution of all issues. A brief summary by the examiner appears in Part II above.

/Daniel E. Kolker/
 Primary Examiner, Art Unit 1649

(Applicant/Applicant's Representative Signature – if appropriate)